BRAJKISHOR PANDEY

Head of Engineering | Fintech & Payment Systems Architect

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PROFESSIONAL SUMMARY

Engineering leader and hands-on software architect with **18+ years of experience** across fintech, cross-border payments, mobility, commerce, enterprise platforms, and data systems. Lead architecture, delivery, production reliability, security, payment integrations, and engineering teams. Combine PHP/Laravel depth with Python, Node.js, cloud operations, databases, and practical AI/ML.

LEADERSHIP & PLATFORM HIGHLIGHTS

- Supported $1B+ in cross-border payment volume at Nairagram.
- Scaled the engineering function from 5 to 20 members.
- Worked across 10+ pay-in gateway integrations and 50+ payout partner APIs.
- Own delivery across customer journeys, partner integrations, payout operations, reconciliation, and production.

PROFESSIONAL EXPERIENCE

Head of Engineering - Nairagram

January 2021 - Present | Lagos, Nigeria / Remote

- Own engineering strategy, platform architecture, technical roadmap, delivery governance, infrastructure, security, DevOps, and production reliability for a cross-border payment ecosystem.
- Lead engineering across C2C, B2B/B2C, partner APIs, pay-in, payout, administrative operations, compliance-support workflows, settlement, reconciliation, reporting, and transaction monitoring.
- Strengthen partner onboarding, authentication, routing, callbacks, retries, exception management, audit trails, payout recovery, and operational issue resolution.
- Build and improve ID verification, fraud-detection support, analytics, BigQuery reporting, and Python forecasting using Prophet, XGBoost, and LightGBM.
- Work with founders, product, finance, compliance, operations, and external providers; guide team growth, mentoring, release planning, and production response.

Lead Developer / Team Lead - Ping Express

July 2017 - December 2020 | United States / Remote

- Led cross-functional development planning, technical delivery, architecture, code review, and production stabilization for a cross-border remittance platform.
- Built sender/receiver, FX, payout, compliance, transaction-status, mobile/web API, partner-integration, and operational workflows.
- Improved review, testing, mentoring, and release discipline; professional records report a 90% reduction in post-production defects.

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Professional experience & technical capabilities

EARLIER EXPERIENCE

Senior PHP Developer / Team Leader - Dot Technologies

August 2014 - June 2017 | Panchkula, India

- Led PHP teams across custom web applications, CMS, commerce, API integrations, and database-driven platforms.
- Translated specifications into tasks, estimates, schemas, and delivery plans; managed technical guidance, scope changes, escalations, and mentoring.

Senior PHP Developer - Tech Prastish Software Solutions

May 2013 - August 2014 | Mohali, India

- Delivered Magento, BigCommerce, WordPress, Joomla, multilingual commerce, directory, and third-party API projects.
- Built custom payment plugins and business-specific retail, wholesale, tailoring, and multi-store capabilities.

PHP Programmer / Software Developer / Trainer

August 2007 - May 2013 | STN Technologies, Aditya Telecom, Spider Webbie, SLR Infotech

- Built CMS, government, legal, video-conferencing, desktop, and web applications; supported Linux/Windows hosting, technical training, troubleshooting, QA, and project coordination.

TECHNICAL CAPABILITIES

Backend & APIs	PHP, Laravel, CodeIgniter, YII, CakePHP, Python, Django, Flask, FastAPI, Node.js, Express.js, REST APIs
Frontend & mobile	React, JavaScript, jQuery, Angular integrations, Flutter backend APIs, MQTT, Firebase FCM, Google Maps, Mapbox
Data & analytics	MySQL, PostgreSQL, MSSQL, MongoDB, Redis, BigQuery, query optimization, reporting, data pipelines
Cloud & operations	AWS, AWS Lambda, DigitalOcean, Linux, Apache, PHP-FPM, WHM/cPanel, Git, CI/CD, monitoring, incident response
Fintech & controls	Payment gateways, payout APIs, wallets, FX, reconciliation, double-entry design, KYC/KYB workflows, ID verification, fraud signals, audit trails
AI & forecasting	Prophet, XGBoost, LightGBM, Python ML pipelines, forecasting, operational analytics, AI-assisted automation
Commerce & enterprise	WordPress, Joomla, Shopify, OpenCart, Magento, BigCommerce, VirtueMart, ERP, POS, LMS/IMS

EDUCATION & TRAINING

Bachelor of Technology, Computer Science - H.P. University / I.I.T.T College of Engineering, 2008
DOEACC O Level - 2003

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Selected project portfolio | Payments & real-time platforms

Nairagram

Head of Engineering

Platform ownership across consumer remittance, business payments, partner APIs, payout operations, compliance, and reconciliation.

- Own engineering strategy, platform architecture, technical roadmap, delivery governance, and production reliability across C2C, B2C, B2B, and administrative platforms.

Nairagram Basket

Architecture & Engineering Leadership

A partner-facing payment API and dashboard connecting business integrations with transaction monitoring and operational control.

- Design and improve partner API workflows for initiating payments, checking status, and receiving transaction updates.

Ping Express / PingBasket

Lead Developer / Team Lead

Cross-border remittance engineering spanning B2C/B2B flows, exchange rates, payout integrations, mobile APIs, and operational tools.

- Lead cross-functional development planning, technical task allocation, code review, milestone delivery, and production stabilization.

MasterRemit

Backend Engineering / Code Review / Upgrade Support

Code review, backend upgrades, API improvements, and production support for an Australia-based payment platform.

- Review developer code and support platform upgrades across existing mobile and C2C applications.

PingMoney

Full-Stack Engineering / Laravel API Support

Laravel APIs and Angular integration for pay-in, payout, transaction flows, and web/mobile fintech experiences.

- Support Laravel backend APIs consumed by frontend and mobile applications.

ROOO

Backend / API / Real-Time Systems Engineering

Rider, driver, and admin APIs connecting dispatch, live location, scheduled rides, notifications, wallets, and payments.

- Build modular Laravel controllers, services, queued jobs, and backend APIs for instant bookings, scheduled rides, and opportunity-based ride flows.

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Selected project portfolio | Enterprise, data & architecture

AmitBookDepot

Full-Stack / ERP Engineering | Selected project engagement

Commerce and Laravel ERP covering stock, POS, invoices, payroll, attendance, customer records, and communication.

- Build e-commerce capabilities for books, stationery, academic products, and related retail categories.

MarineIMS / IMS X7

Backend / Platform Engineering | Selected project engagement

Multi-role LMS and institute management with tenant subdomains, academic operations, fee payments, and online learning.

- Build role-based administrator, institute, teacher, and student workflows.

Canadian Real-Estate Data

API / Data / Listing Platform Engineering | Selected project engagement

Third-party listing ingestion, structured property data, search, filtering, and refresh workflows for a Canadian real-estate use case.

- Fetch and normalize third-party listing data for a Canadian real-estate application.

Multicurrency Ledger & Revenue

Ledger Architecture / Implementation Design | Recent architecture & test-environment work

Double-entry ledger design, wallet and partner positions, reconciliation, FX handling, and CAD-based revenue reporting.

- Design double-entry posting flows for wallet funding, customer debits, payout execution, and payout-partner prefunding.

Stellar Remittance Prototype

Engineering / Payment Integration | Recent prototype & testnet work

Stellar/Soroban testnet work across funding verification and crypto-to-fiat, fiat-to-crypto, and crypto-to-crypto API flows.

- Connect Stellar funding and payout workflows to application APIs.

Payment Operations Control Layer

Engineering Leadership / Architecture / Prototype Delivery | Recent prototype & advisory work

Prototype engineering around payment orchestration, payout networks, workflow boundaries, reconciliation, and operational visibility.

- Contribute to architecture and delivery of an operational control-layer prototype for payment workflows.

EARLIER WEB & COMMERCE WORK

SingleTact, Exadime, Pop-in.ch, Homegrown Creativity, Feadz, Selected Access, Raise Reach, Aktiebladet, Kursner, GrinderScape, My Mini Cab London, and other CMS, commerce, booking, and custom applications. These are historical project contributions.